UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re :	Chapter 13
DAWN D. PROPATO :	
Debtor :	Bankruptcy No. 10-1970
DAWN D. PROPATO :	
Plaintiff : v.	
PNC BANK, N.A.	Adversary No. 11-0819
Defendant	

ORDER

.....

AND NOW, this 29th day of March 2012, upon motion of the plaintiff for default judgment against defendant PNC Bank, N.A.,

And there being no response thereto,

And the plaintiff certifying that proper service was made upon this defendant and there being no answer in opposition to her complaint,

And the plaintiff averring that this defendant, although holding a second mortgage on the debtor's realty located at 140 Kipling Drive, Warminster, Pennsylvania, holds a wholly unsecured claim pursuant to 11 U.S.C. § 506 and In re McDonald, 205 F.3d 606 (3d Cir. 2000),

Accordingly, it is hereby ordered that judgment be entered by default in favor of the plaintiff and against the defendant. Defendant PNC Bank, N.A.'s

secured claim is avoided pursuant to 11 U.S.C. § 506(a), (d).

BRUCE FOX

United States Bankruptcy Judge

copies to:

Lawrence S. Rubin, Esq. 337 West State Street Media, PA 19063

Ms. Dawn D Propato 140 Kipling Dr Warminster, PA 18974

PNC Bank, N.A. Attn: Managing Officer or Agent 2730 Liberty Avenue Pittsburgh, PA 15222

PNC Bank, N.A. Attn: Joseph C. Guyaux, President One PNC Plaza 249 5th Avenue Pittsburgh, PA 15222